

State:	District of Columbia	Filing Company:	The Prudential Insurance Company of America
TOI/Sub-TOI:	H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness		
Product Name:	Critical Illness		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Decrease
Overall Percentage of Last Rate Revision:	%
Effective Date of Last Rate Revision:	
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Prudential Insurance Company of America	-1.400%	-1.400%	\$0	0	\$0	19.000%	-6.200%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		CI Rate Manual	114774 COV 5004 et al	New		CI Rate Manual_2013.pdf,

**Group Critical Illness Insurance
Premium & Claim Cost Rates****Description of Benefits**

This product is designed to provide Critical Illness benefits to employees of employer groups and their dependents if so offered. Based on employer selection, benefits can be payable for illnesses such as Cancer, Heart Attack, Major Organ Transplant, Renal (kidney) Failure and Stroke.

The amount of benefits paid for the First Occurrence of a critical illness depends on the percentage selected (25% to 100% of the base amount of insurance). Benefits may also be paid for a Reoccurrence of a critical illness, which can range from 25% to 100% of the amount paid for the First Occurrence, depending on the Reoccurrence benefit amount selected.

Premium payments are made by the employee, employer or a combination of both.

Additional benefits including a Wellness Benefit, Benefit for National Cancer Institute (NCI) Evaluation, Transportation Benefit and Lodging Benefit are also available to the employees and their dependents.

The affected form numbers for this Rate Manual are 114774 COV 5004 et al.

**Group Critical Illness Insurance
Premium & Claim Cost Rates****Determination of Manual Rates****Rate Calculation****1) Critical Illness**

The Monthly Premium Rate is determined by:

1. Selecting the Starting Base Claim Cost Rate from Table A below (varies by non smoker/smoker).
2. If applicable, multiply the base rate for MOT (Major Organ Transplant) by the factors in Table B and Table C, such that MOT claim rate = MOT base rate * (1+B+C).
3. If applicable, multiply the base rate for Diseases by 1 + the Diseases Exclusion Adjustments (Table D), such that Diseases claim rate = Diseases base rate * (1+ D-1 + D-2 + D-3). Please note that for Group 1 and 2 diseases, an adjustment should be applied for each disease excluded within the category. For Group 3 exclusions, apply this adjustment for all diseases excluded within this category.
4. If applicable, multiply Step 1 (adjusted for Steps 2 and 3) by the Recurrence and Maximum Percentage Payable adjustment (Table E).
5. Multiply the result in Step 4 by the Lifetime Maximum Benefit Adjustment (Table F).
6. Multiply the result in Step 5 by the Benefit Face Amount divided by 1000.
7. If applicable, add the charges for NCI Evaluation, Transportation, and Lodging (Table G) to the result in Step 6. The Male and Female rates will now be blended based on the actual enrollment (if available) or expected enrollment by gender.
8. Multiply the result in step 7 by the Underwriting Adjustment (Table H-1, H-2, H-3).
9. Multiply the result in step 8 by the Industry Adjustment (Table I).
10. Multiply the result in step 9 by the Portability Adjustment (Table J).
11. Multiply the result in step 10 by the Participation Adjustment (Table K).
12. Multiply the result in step 11 by the Waiver Adjustment (Table L).
13. If applicable (for Child rates only), multiply the result in step 12 by the Maximum Child(ren)'s Age Adjustment (Table M).
14. Multiply the result in Step 13 by the Pre-existing Conditions Exclusion Adjustment (Table N).
15. If applicable, select appropriate wellness adjustment factor (Table O-1) and multiply it by the factor for the number of covered wellness tests (Table O-2). Add this amount to the result of step 14.
16. Calculate the retention and divide the result in step 15 by (1-Retention) for your final rate.

**Group Critical Illness Insurance
Premium & Claim Cost Rates**

	Employee	Spouse	Child
A. Base Rates	x	x	x
B. Bone Marrow Transplant Adjustment*	x	x	x
C. MOT Waiting List Adjustment (paid if on UNOS Waiting List)*	x	x	x
*If applicable, B&C above are applied to MOT base rates only, such that MOT claim rate = MOT base rate * (1+B+C)			
D-1. Exclude Diseases (1)**	x	x	x
D-2. Exclude Diseases (2)**	x	x	x
D-3. Exclude Diseases (3)**	x	x	x
*If applicable, D-1, D-2 & D-3 above are applied to Diseases base rates only, such that Diseases claim rate = Diseases base rate * (1+ D-1 + D-2 + D-3)			
E. Recurrence and Maximum Percentage Payable	x	x	x
F. Lifetime Maximum Benefit Adjustment	x	x	x
F#. Benefit Base Amount/1000	x	x	x
Subtotal I A (adjusted for B,C & D) * E * F* F#	x	x	x
G-1. NCI Evaluation	x	x	x
G-2. Transportation	x	x	x
G-3. Lodging	x	x	x
Subtotal II Subtotal I + (G-1) + (G-2) +(G-3)	x	x	x
H. Underwriting Adjustment	x	x	x
I. Industry Adjustment	x	x	x
J. Portability Adjustment	x	x	x
K. Participation Adjustment	x	x	x
L. Waiver Adjustment	x	x	x
M. Maximum Child(ren)'s age Adjustment^	x	x	x
N. Pre-Existing Conditions Exclusion Adjustment	x	x	x
O-1. Wellness Adjustment	x	x	x
O-2. Wellness Tests Covered Adjustment	x	x	x
Subtotal III Subtotal II *H*I*J*K*L*M*N + (O-1)*(O-2)	x	x	x
P. Retention Percentage	x	x	x
Final Rate Subtotal III / (100%-P)	x	x	x

*Applies only to Major Organ Transplant

** Applies only to Diseases

^ Does not apply to Employee or Spouse rate

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table A Base Rates (Monthly Claim Cost per \$1000)

Non Smoker						
Attained Age	Category 1 Benefit Triggers					
	Cancer		Heart Attack		Major Organ Transplant*	
	Male	Female	Male	Female	Male	Female
<20	0.019734	0.018238	0.006296	0.006561	0.003709	0.002418
20-24	0.029770	0.033650	0.009484	0.007298	0.005409	0.003554
25-29	0.040666	0.057693	0.018060	0.009692	0.005336	0.003551
30-34	0.054458	0.095359	0.035938	0.015330	0.006971	0.004648
35-39	0.076386	0.152172	0.067266	0.025481	0.009838	0.006536
40-44	0.118396	0.245670	0.116350	0.043897	0.012138	0.008034
45-49	0.199899	0.359457	0.196600	0.076066	0.014217	0.009361
50-54	0.349099	0.481862	0.299503	0.124968	0.019589	0.012752
55-59	0.575131	0.632717	0.434419	0.197185	0.026387	0.017000
60-64	0.939593	0.852379	0.580240	0.292330	0.026159	0.016581
65-69	1.396762	1.101929	0.735680	0.424992	0.013994	0.007821
70-74	2.015784	1.402256	0.979267	0.587822	0.008396	0.003797
75+	2.548226	1.710730	1.394562	0.822731	0.008419	0.003803
Child(ren)	0.026304		0.012883		0.004070	

Non Smoker						
Attained Age	Category 1 Benefit Triggers					
	Renal Failure		Stroke		Carcinoma in Situ	
	Male	Female	Male	Female	Male	Female
<20	0.002093	0.001757	0.001452	0.001169	0.000189	0.011699
20-24	0.003635	0.003088	0.002334	0.001912	0.000839	0.055179
25-29	0.005678	0.004594	0.004558	0.003784	0.001595	0.087790
30-34	0.008494	0.006364	0.012703	0.010668	0.002676	0.081965
35-39	0.012161	0.008698	0.029433	0.024832	0.005675	0.068447
40-44	0.017138	0.011930	0.058725	0.049781	0.012757	0.074797
45-49	0.024751	0.017777	0.107825	0.091597	0.029712	0.088652
50-54	0.036503	0.027589	0.161843	0.137161	0.069767	0.086237
55-59	0.051842	0.041210	0.223309	0.188322	0.137837	0.093867
60-64	0.073523	0.061075	0.336708	0.264022	0.242752	0.109762
65-69	0.099977	0.082202	0.528143	0.375872	0.373698	0.127680
70-74	0.127204	0.095116	0.854455	0.699565	0.525699	0.150453
75+	0.144829	0.094254	1.479774	1.477138	0.624631	0.161314
Child(ren)	0.002321		0.002510		0.003299	

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table A Base Rates (Monthly Claim Cost per \$1000) cont'd

Non Smoker						
Attained Age	Category 2 & 3 Benefit Triggers					
	Alzheimer's disease		CABG		Diseases**	
	Male	Female	Male	Female	Male	Female
<20	0.000000	0.000000	0.000575	0.000155	0.034556	0.034556
20-24	0.000000	0.000000	0.001264	0.000342	0.032780	0.032780
25-29	0.000000	0.000000	0.001785	0.000495	0.032780	0.032780
30-34	0.000000	0.000000	0.007874	0.002226	0.032780	0.032780
35-39	0.000000	0.000000	0.017147	0.004881	0.032780	0.032780
40-44	0.000000	0.000000	0.054423	0.015605	0.032780	0.032780
45-49	0.000000	0.000000	0.110547	0.031806	0.032780	0.032780
50-54	0.004833	0.008667	0.169265	0.048522	0.032780	0.032780
55-59	0.016917	0.030333	0.259989	0.084134	0.032780	0.032780
60-64	0.029000	0.052000	0.403810	0.149750	0.032780	0.032780
65-69	0.041083	0.073667	0.560035	0.218914	0.032780	0.032780
70-74	0.110167	0.148333	0.668113	0.264114	0.032780	0.032780
75+	0.314799	0.357277	0.671690	0.264989	0.032780	0.032780
Child(ren)	0.000000		0.000249		0.074431	

Non Smoker						
Attained Age	Category 4 Benefit Triggers					
	Blindness		Coma		Deafness	
	Male	Female	Male	Female	Male	Female
<20	0.005082	0.005292	0.061413	0.044503	0.007235	0.013022
20-24	0.006858	0.004655	0.048055	0.029385	0.008391	0.007970
25-29	0.008474	0.004075	0.041788	0.024008	0.009442	0.003377
30-34	0.008884	0.003675	0.037648	0.021217	0.012321	0.002870
35-39	0.007489	0.003545	0.034400	0.019259	0.017943	0.008492
40-44	0.006093	0.003414	0.030053	0.018009	0.023565	0.014114
45-49	0.004697	0.003283	0.024054	0.017824	0.029187	0.019736
50-54	0.003301	0.003152	0.017519	0.017352	0.034809	0.025358
55-59	0.004371	0.003121	0.010180	0.016451	0.048622	0.017493
60-64	0.009141	0.003237	0.006150	0.013697	0.074722	0.041053
65-69	0.013911	0.003354	0.007083	0.008162	0.100823	0.064613
70-74	0.049369	0.035467	0.017595	0.015805	0.181063	0.128220
75+	0.149191	0.133598	0.049936	0.051436	0.378843	0.279722
Child(ren)	0.008970		0.096229		0.022272	

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table A Base Rates (Monthly Claim Cost per \$1000) cont'd

Non Smoker						
Attained Age	Category 4 Benefit Triggers					
	Heart Valve		Loss of Hands/Feet		Loss of Speech	
	Male	Female	Male	Female	Male	Female
<20	0.007312	0.004105	0.004521	0.001695	0.039712	0.012225
20-24	0.008595	0.004916	0.004521	0.001695	0.024551	0.008263
25-29	0.008213	0.004762	0.004606	0.001670	0.010769	0.004661
30-34	0.008689	0.005088	0.004819	0.001606	0.002500	0.002500
35-39	0.014159	0.008341	0.005031	0.001542	0.002500	0.002500
40-44	0.020085	0.011910	0.005244	0.001478	0.002500	0.002500
45-49	0.026231	0.015618	0.005457	0.001415	0.002500	0.002500
50-54	0.032991	0.019571	0.005669	0.001351	0.002500	0.002500
55-59	0.061379	0.043730	0.005642	0.001486	0.002500	0.002663
60-64	0.125028	0.099838	0.005255	0.001919	0.002500	0.003072
65-69	0.194168	0.158980	0.004914	0.002300	0.002500	0.003480
70-74	0.241323	0.197411	0.004867	0.002352	0.002672	0.004731
75+	0.242616	0.198065	0.004867	0.002352	0.003198	0.007810
Child(ren)	0.004198		0.005905		0.064203	

Non Smoker						
Attained Age	Category 4 Benefit Triggers					
	Paralysis of Limbs		Parkinson's Disease		Third Degree Burns	
	Male	Female	Male	Female	Male	Female
<20	0.003209	0.003203	0.000208	0.000130	0.007383	0.002305
20-24	0.004313	0.003963	0.001958	0.001217	0.009409	0.003344
25-29	0.004433	0.002886	0.003125	0.001943	0.007119	0.003057
30-34	0.004605	0.001346	0.004167	0.002590	0.007316	0.003836
35-39	0.005158	0.000757	0.005708	0.003548	0.008319	0.004050
40-44	0.006729	0.001926	0.011042	0.006864	0.009438	0.003423
45-49	0.008973	0.003597	0.021458	0.013339	0.007577	0.002426
50-54	0.011217	0.005268	0.036771	0.022857	0.008413	0.002724
55-59	0.012673	0.006654	0.057422	0.035693	0.008622	0.003802
60-64	0.013059	0.007995	0.087910	0.054645	0.005974	0.003947
65-69	0.013610	0.009910	0.074648	0.046401	0.009922	0.004762
70-74	0.017421	0.017653	0.066609	0.041404	0.010186	0.007023
75+	0.028078	0.037847	0.026558	0.016508	0.009557	0.005976
Child(ren)	0.003481		0.000049		0.008213	

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table A Base Rates (Monthly Claim Cost per \$1000) cont'd

Non Smoker		
Attained Age	Category 4 Benefit Triggers	
	Terminal Illness	
	Male	Female
<20	0.003172	0.004156
20-24	0.004115	0.005391
25-29	0.004972	0.006515
30-34	0.012240	0.012187
35-39	0.029123	0.024682
40-44	0.046007	0.037177
45-49	0.062891	0.049672
50-54	0.079775	0.062167
55-59	0.141739	0.081795
60-64	0.271324	0.112122
65-69	0.403321	0.175199
70-74	0.538057	0.407394
75+	0.820703	0.573225
Child(ren)	0.005268	

Smoker						
Attained Age	Category 1 Benefit Triggers					
	Cancer		Heart Attack		Major Organ Transplant*	
	Male	Female	Male	Female	Male	Female
<20	0.020015	0.018501	0.007553	0.007458	0.004085	0.002582
20-24	0.030655	0.034610	0.013451	0.009329	0.006464	0.004017
25-29	0.042410	0.059671	0.028803	0.013592	0.006841	0.004219
30-34	0.059036	0.101323	0.064165	0.023484	0.009576	0.005805
35-39	0.092712	0.167844	0.132008	0.042141	0.014372	0.008543
40-44	0.168382	0.286332	0.250115	0.078236	0.018792	0.010970
45-49	0.340392	0.475905	0.442350	0.140723	0.022748	0.013105
50-54	0.675273	0.774112	0.673883	0.231191	0.031342	0.017853
55-59	1.241874	1.206656	0.977442	0.364793	0.042219	0.023800
60-64	2.238830	1.880854	1.305540	0.540811	0.041855	0.023214
65-69	3.579481	2.704024	1.655280	0.786235	0.022391	0.010950
70-74	4.956113	3.309236	2.203350	1.087470	0.013433	0.005315
75+	5.270751	3.334961	3.137765	1.522052	0.013470	0.005324

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table A Base Rates (Monthly Claim Cost per \$1000) cont'd

Attained Age	Smoker					
	Category 1 Benefit Triggers					
	Renal Failure		Stroke		Carcinoma in Situ	
	Male	Female	Male	Female	Male	Female
<20	0.002309	0.001877	0.001593	0.001245	0.000192	0.011898
20-24	0.004351	0.003494	0.002804	0.002169	0.000862	0.056762
25-29	0.007301	0.005468	0.005860	0.004505	0.001656	0.090747
30-34	0.011661	0.007945	0.017531	0.013372	0.002909	0.086942
35-39	0.017777	0.011374	0.043053	0.032493	0.006921	0.075359
40-44	0.026548	0.016297	0.091195	0.068133	0.018235	0.087026
45-49	0.039602	0.024888	0.172520	0.128236	0.050812	0.116914
50-54	0.058405	0.038625	0.258949	0.192026	0.135252	0.137993
55-59	0.082948	0.057694	0.357295	0.263651	0.297914	0.178659
60-64	0.117637	0.085505	0.538733	0.369630	0.578656	0.241879
65-69	0.159963	0.115082	0.845028	0.526221	0.957722	0.313225
70-74	0.203526	0.133163	1.367128	0.979391	1.292910	0.355305
75+	0.231726	0.131955	2.367639	2.067993	1.293535	0.315486

Table A Base Rates (Monthly Claim Cost per \$1000) cont'd

Attained Age	Smoker					
	Category 2 & 3 Benefit Triggers					
	Alzheimer's disease		CABG		Diseases**	
	Male	Female	Male	Female	Male	Female
<20	0.000000	0.000000	0.000705	0.000179	0.034556	0.034556
20-24	0.000000	0.000000	0.001784	0.000438	0.032780	0.032780
25-29	0.000000	0.000000	0.002843	0.000694	0.032780	0.032780
30-34	0.000000	0.000000	0.014095	0.003423	0.032780	0.032780
35-39	0.000000	0.000000	0.033669	0.008080	0.032780	0.032780
40-44	0.000000	0.000000	0.117267	0.027860	0.032780	0.032780
45-49	0.000000	0.000000	0.248732	0.058841	0.032780	0.032780
50-54	0.004833	0.008667	0.380847	0.089766	0.032780	0.032780
55-59	0.016917	0.030333	0.584976	0.155649	0.032780	0.032780
60-64	0.029000	0.052000	0.908572	0.277037	0.032780	0.032780
65-69	0.041083	0.073667	1.260078	0.404990	0.032780	0.032780
70-74	0.110167	0.148333	1.503254	0.488610	0.032780	0.032780
75+	0.314799	0.357277	1.511303	0.490230	0.032780	0.032780

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table A Base Rates (Monthly Claim Cost per \$1000) cont'd

Attained Age	Smoker					
	Category 4 Benefit Triggers					
	Blindness		Coma		Deafness	
	Male	Female	Male	Female	Male	Female
<20	0.005082	0.005292	0.061413	0.044503	0.007235	0.013022
20-24	0.006858	0.004655	0.048055	0.029385	0.008391	0.007970
25-29	0.008474	0.004075	0.041788	0.024008	0.009442	0.003377
30-34	0.008884	0.003675	0.037648	0.021217	0.012321	0.002870
35-39	0.007489	0.003545	0.034400	0.019259	0.017943	0.008492
40-44	0.006093	0.003414	0.030053	0.018009	0.023565	0.014114
45-49	0.004697	0.003283	0.024054	0.017824	0.029187	0.019736
50-54	0.003301	0.003152	0.017519	0.017352	0.034809	0.025358
55-59	0.004371	0.003121	0.010180	0.016451	0.048622	0.017493
60-64	0.009141	0.003237	0.006150	0.013697	0.074722	0.041053
65-69	0.013911	0.003354	0.007083	0.008162	0.100823	0.064613
70-74	0.049369	0.035467	0.017595	0.015805	0.181063	0.128220
75+	0.149191	0.133598	0.049936	0.051436	0.378843	0.279722

Attained Age	Smoker					
	Category 4 Benefit Triggers					
	Heart Valve		Loss of Hands/Feet		Loss of Speech	
	Male	Female	Male	Female	Male	Female
<20	0.008907	0.004714	0.004521	0.001695	0.039712	0.012225
20-24	0.012065	0.006266	0.004521	0.001695	0.024551	0.008263
25-29	0.013039	0.006665	0.004606	0.001670	0.010769	0.004661
30-34	0.015443	0.007777	0.004819	0.001606	0.002500	0.002500
35-39	0.027783	0.013798	0.005031	0.001542	0.002500	0.002500
40-44	0.043062	0.021177	0.005244	0.001478	0.002500	0.002500
45-49	0.059019	0.028894	0.005457	0.001415	0.002500	0.002500
50-54	0.074229	0.036207	0.005669	0.001351	0.002500	0.002500
55-59	0.138102	0.080901	0.005642	0.001486	0.002500	0.002663
60-64	0.281314	0.184700	0.005255	0.001919	0.002500	0.003072
65-69	0.436878	0.294112	0.004914	0.002300	0.002500	0.003480
70-74	0.542978	0.365210	0.004867	0.002352	0.002672	0.004731
75+	0.545885	0.366420	0.004867	0.002352	0.003198	0.007810

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table A Base Rates (Monthly Claim Cost per \$1000) cont'd

Attained Age	Smoker					
	Category 4 Benefit Triggers					
	Paralysis of Limbs		Parkinson's Disease		Third Degree Burns	
	Male	Female	Male	Female	Male	Female
<20	0.003209	0.003203	0.000208	0.000130	0.007383	0.002305
20-24	0.004313	0.003963	0.001958	0.001217	0.009409	0.003344
25-29	0.004433	0.002886	0.003125	0.001943	0.007119	0.003057
30-34	0.004605	0.001346	0.004167	0.002590	0.007316	0.003836
35-39	0.005158	0.000757	0.005708	0.003548	0.008319	0.004050
40-44	0.006729	0.001926	0.011042	0.006864	0.009438	0.003423
45-49	0.008973	0.003597	0.021458	0.013339	0.007577	0.002426
50-54	0.011217	0.005268	0.036771	0.022857	0.008413	0.002724
55-59	0.012673	0.006654	0.057422	0.035693	0.008622	0.003802
60-64	0.013059	0.007995	0.087910	0.054645	0.005974	0.003947
65-69	0.013610	0.009910	0.074648	0.046401	0.009922	0.004762
70-74	0.017421	0.017653	0.066609	0.041404	0.010186	0.007023
75+	0.028078	0.037847	0.026558	0.016508	0.009557	0.005976

Attained Age	Smoker	
	Category 4 Benefit Triggers	
	Terminal Illness	
	Male	Female
<20	0.003172	0.004156
20-24	0.004115	0.005391
25-29	0.004972	0.006515
30-34	0.012240	0.012187
35-39	0.029123	0.024682
40-44	0.046007	0.037177
45-49	0.062891	0.049672
50-54	0.079775	0.062167
55-59	0.141739	0.081795
60-64	0.271324	0.112122
65-69	0.403321	0.175199
70-74	0.538057	0.407394
75+	0.820703	0.573225

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table B Bone Marrow Transplant Adjustment

Attained Age	Non Smoker		Smoker	
	Include Bone Marrow Transplant*		Include Bone Marrow Transplant*	
	Male	Female	Male	Female
<20	107.0%	118.0%	106.0%	118.0%
20-24	60.0%	64.0%	60.0%	64.0%
25-29	56.0%	60.0%	56.0%	60.0%
30-34	53.0%	57.0%	53.0%	57.0%
35-39	50.0%	54.0%	50.0%	54.0%
40-44	48.0%	53.0%	48.0%	53.0%
45-49	48.0%	53.0%	48.0%	53.0%
50-54	47.0%	53.0%	47.0%	53.0%
55-59	47.0%	53.0%	47.0%	53.0%
60-64	47.0%	53.0%	47.0%	53.0%
65-69	51.0%	57.0%	51.0%	57.0%
70-74	58.0%	64.0%	58.0%	64.0%
75+	58.0%	64.0%	58.0%	64.0%
Child(ren)	176.0%			

* This adjustment applies only to the Major Organ Transplant claim costs.

Table C MOT Waiting List Adjustment

Attained Age	Non Smoker		Smoker	
	MOT: Paid if on UNOS Waiting List*		MOT: Paid if on UNOS Waiting List*	
	Male	Female	Male	Female
<20	55.0%	55.0%	55.0%	55.0%
20-24	55.0%	55.0%	55.0%	55.0%
25-29	55.0%	55.0%	55.0%	55.0%
30-34	55.0%	55.0%	55.0%	55.0%
35-39	55.0%	55.0%	55.0%	55.0%
40-44	55.0%	55.0%	55.0%	55.0%
45-49	55.0%	55.0%	55.0%	55.0%
50-54	55.0%	55.0%	55.0%	55.0%
55-59	55.0%	55.0%	55.0%	55.0%
60-64	55.0%	55.0%	55.0%	55.0%
65-69	55.0%	55.0%	55.0%	55.0%
70-74	55.0%	55.0%	55.0%	55.0%
75+	55.0%	55.0%	55.0%	55.0%
Child(ren)	55.0%			

* This adjustment applies only to the Major Organ Transplant claim costs.

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table D Diseases Exclusion Adjustment

Non Smoker						
Attained Age	Exclude Diseases: Group 1**		Exclude Diseases: Group 2**		Exclude Diseases: Group 3***	
	Male	Female	Male	Female	Male	Female
<20	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
20-24	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
25-29	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
30-34	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
35-39	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
40-44	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
45-49	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
50-54	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
55-59	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
60-64	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
65-69	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
70-74	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
75+	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
Child(ren)	-10.6%		-0.6%		-0.5%	

Smoker						
Attained Age	Exclude Diseases: Group 1**		Exclude Diseases: Group 2**		Exclude Diseases: Group 3***	
	Male	Female	Male	Female	Male	Female
<20	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
20-24	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
25-29	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
30-34	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
35-39	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
40-44	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
45-49	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
50-54	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
55-59	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
60-64	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
65-69	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
70-74	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%
75+	-13.4%	-13.4%	-1.0%	-1.0%	-0.5%	-0.5%

**This adjustment applies only to the Diseases claim costs. Apply this adjustment for EACH disease excluded within this category.

***This adjustment applies only to the Diseases claim costs. Apply this adjustment for ALL diseases excluded within this category.

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table E Recurrence and Maximum Percentage Payable

Maximum x Payable	Cancer		Heart Attack		Major Organ Transplant		Renal Failure	
	Male	Female	Male	Female	Male	Female	Male	Female
1.00 x	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1.25 x	1.05	1.05	1.26	1.27	1.14	1.14	1.00	1.00
1.50 x	1.09	1.09	1.41	1.42	1.16	1.17	1.00	1.00
1.75 x	1.14	1.14	1.55	1.57	1.19	1.20	1.00	1.00
2.00 x	1.18	1.18	1.70	1.72	1.22	1.23	1.00	1.00

Maximum x Payable	Stroke		Carcinoma in Situ		Alzheimer's disease		CABG	
	Male	Female	Male	Female	Male	Female	Male	Female
1.00 x	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1.25 x	1.07	1.07	0.96	1.02	1.00	1.00	1.00	1.00
1.50 x	1.16	1.16	1.03	1.05	1.00	1.00	1.00	1.00
1.75 x	1.26	1.26	1.10	1.07	1.00	1.00	1.00	1.00
2.00 x	1.36	1.36	1.30	1.10	1.00	1.00	1.00	1.00

Maximum x Payable	Diseases	
	Male	Female
1.00 x	1.00	1.00
1.25 x	1.00	1.00
1.50 x	1.00	1.00
1.75 x	1.00	1.00
2.00 x	1.00	1.00

Table F Lifetime Maximum Benefit Adjustment

Maximum Payout	Adjustment
100%	0.98
200% - 300%	1.00

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table G NCI Evaluation, Transportation, and Lodging Charges

Attained Age	Non Smoker					
	NCI Evaluation		Transportation		Lodging	
	Male	Female	Male	Female	Male	Female
<20	0.006167	0.005699	0.038562	0.036706	0.018510	0.017619
20-24	0.009303	0.010516	0.042165	0.043395	0.020239	0.020830
25-29	0.012708	0.018029	0.045707	0.054497	0.021939	0.026159
30-34	0.017018	0.029800	0.050839	0.071594	0.024403	0.034365
35-39	0.023871	0.047554	0.059395	0.095496	0.028510	0.045838
40-44	0.036999	0.076772	0.074875	0.131343	0.035940	0.063044
45-49	0.062468	0.112330	0.103162	0.168025	0.049518	0.080652
50-54	0.109093	0.150582	0.151561	0.199463	0.072749	0.095742
55-59	0.179728	0.197724	0.213871	0.230556	0.102658	0.110667
60-64	0.293623	0.266368	0.296663	0.268328	0.142398	0.128797
65-69	0.436488	0.344353	0.370794	0.293981	0.177981	0.141111
70-74	0.629932	0.438205	0.446074	0.312358	0.214115	0.149932
75+	0.796321	0.534603	0.425502	0.287337	0.204241	0.137922
Child(ren)	0.008220		0.073523		0.035291	

Attained Age	Smoker					
	NCI Evaluation		Transportation		Lodging	
	Male	Female	Male	Female	Male	Female
<20	0.006255	0.005782	0.038995	0.036986	0.018718	0.017753
20-24	0.009580	0.010816	0.043366	0.044275	0.020816	0.021252
25-29	0.013253	0.018647	0.047587	0.056026	0.022842	0.026892
30-34	0.018449	0.031664	0.054696	0.075420	0.026254	0.036202
35-39	0.028973	0.052451	0.069756	0.104286	0.033483	0.050057
40-44	0.052619	0.089479	0.100726	0.151243	0.048349	0.072597
45-49	0.106372	0.148720	0.165225	0.218040	0.079308	0.104659
50-54	0.211023	0.241910	0.278836	0.311442	0.133841	0.149492
55-59	0.388086	0.377080	0.443533	0.426094	0.212896	0.204525
60-64	0.699634	0.587767	0.686552	0.575465	0.329545	0.276223
65-69	1.118588	0.845008	0.933246	0.706607	0.447958	0.339171
70-74	1.548785	1.034136	1.086396	0.727785	0.521470	0.349337
75+	1.647110	1.042175	0.878038	0.558158	0.421458	0.267916

**Group Critical Illness Insurance
Premium & Claim Cost Rates****Table H Underwriting Adjustment****Table H-1 Employee Underwriting Adjustment**

Underwriting	Factor
GI	1.0875
SI	0.8625
Full UW	0.7500

Table H-2 Spouse Underwriting Adjustment

Underwriting	Factor
GI	1.0875
SI	0.8625
Full UW	0.7500

Table H-3 Child(ren) Underwriting Adjustment

Underwriting	Factor
GI	1.1155
SI	0.8845
Full UW	0.7690

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table I Industry Adjustment

SIC Code	Classification of Industry	SIC Adjustment
111	WHEAT	1.00
112	RICE	1.00
115	CORN	1.00
116	SOYBEANS	1.00
119	CASH GRAINS NEC	1.00
131	COTTON	1.00
132	TOBACCO	1.00
133	SUGAR CANE AND SUGAR BEETS	1.00
134	IRISH POTATOES	1.00
139	FIELD CROPS, EXCEPT CASH GRAINS NEC	1.00
161	VEGETABLES & MELONS	1.00
171	BERRY CROPS	1.00
172	GRAPES	1.00
173	TREE NUTS	1.00
174	CITRUS FRUITS	1.00
175	DECIDUOUS TREE FRUITS	1.00
179	FRUITS & TREE NUTS NEC	1.00
181	ORNAMENTAL NURSERY PRODUCTS	1.00
182	FOOD CROPS GROWN UNDER COVER	1.00
191	GENERAL FARMS, PRIMARILY CROP	1.00
211	BEEF CATTLE FEEDLOTS	1.00
212	BEEF CATTLE, EXCEPT FEEDLOTS	1.00
213	HOGS	1.00
214	SHEEP & GOATS	1.00
219	GENERAL LIVE STOCK NEC	1.00
241	DAIRY FARMS	1.00
251	BROILER, FRYER & ROASTER CHICKENS	1.00
252	CHICKEN EGGS	1.00
253	TURKEYS & TURKEY EGGS	1.00
254	POULTRY HATCHERIES	1.00
259	POULTRY & EGGS NEC	1.00
271	FUR-BEARING ANIMALS & RABBITS	1.00
272	HORSES & OTHER EQUINES	1.00
273	ANIMAL AQUA CULTURE	1.00
279	ANIMAL SPECIALTIES NEC	1.00
291	GENERAL FARMS, PRIMARILY ANIMAL	1.00
711	SOIL PREPARATION SERVICES	1.00
721	CROP PLANTING & PROTECTION	1.00
722	CROP HARVESTING	1.00
723	CROP PREPARATION SRVCS. FOR MARKET	1.00
724	COTTON GINNING	1.00
741	VETERINARY SERVICES, FARM LIVESTOCK	1.00
742	VETERINARY SERVICES, SPECIALTIES	1.00
751	LIVESTOCK SERVICES, EXC. VETERINARY	1.00

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
752	ANIMAL SPECIALTY SERVICES	1.00
761	FARM LABOR CONTRACTORS	1.00
762	FARM MANAGEMENT SERVICES	1.00
781	LANDSCAPE COUNSELING & PLANNING	1.00
782	LAWN & GARDEN SERVICES	1.00
783	ORNAMENTAL SHRUB & TREE SERVICES	1.00
811	TIMBER TRACTS	1.00
831	FOREST NURSERIES & SEED GATHERING	1.00
851	FORESTRY SERVICES	1.00
912	FIN FISH	1.00
913	SHELLFISH	1.00
919	MISCELLANEOUS MARINE PRODUCTS	1.00
921	FISH HATCHERIES & PRESERVES	1.00
971	HUNTING, TRAPPING, GAME PROPAGATION	1.00
1011	IRON ORES	1.15
1021	COPPER ORES	1.15
1031	LEAD & ZINC ORES	1.15
1041	GOLD ORES	1.15
1044	SILVER ORES	1.15
1061	FERROALLOY ORES, EXCEPT VANADIUM	1.15
1081	METAL MINING SERVICES	1.15
1094	URANIUM-RADIUM-VANADIUM ORES	1.15
1099	METAL ORES NEC	1.15
1221	BITUMINOUS COAL & LIGNITE - SURFACE	1.15
1222	BITUMINOUS COAL - UNDERGROUND	1.15
1231	ANTHRACITE MINING	1.15
1241	COAL MINING SERVICES	1.15
1311	CRUDE PETROLEUM AND NATURAL GAS	1.15
1321	NATURAL GAS LIQUIDS	1.15
1381	DRILLING OIL & GAS WELLS	1.05
1382	OIL & GAS EXPLORATION SERVICES	1.05
1389	OIL & GAS FIELD SERVICES NEC	1.05
1411	DIMENSION STONE	1.05
1422	CRUSHED & BROKEN LIMESTONE	1.05
1423	CRUSHED & BROKEN GRANITE	1.05
1429	CRUSHED & BROKEN STONE NEC	1.05
1442	CONSTRUCTION SAND & GRAVEL	1.05
1446	INDUSTRIAL SAND	1.05
1455	KAOLIN & BALL CLAY	1.05
1459	CLAY & RELATED MINERALS NEC	1.05
1474	POTASH, SODA, & BORATE MINERALS	1.15
1475	PHOSPHATE ROCK	1.15
1479	CHEMICAL & FERTILIZER MINING NEC	1.15
1481	NONMETALLIC MINERALS SERVICES	1.00

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
1499	NONMETALLIC MINERALS NEC	1.00
1521	SINGLE-FAMILY HOUSING CONST.	1.00
1522	RESIDENTIAL CONSTRUCTION NEC	1.00
1531	OPERATIVE BUILDERS	1.00
1541	INDUSTRIAL BUILDINGS & WAREHOUSES	1.00
1542	NONRESIDENTIAL CONSTRUCTION NEC	1.00
1611	HIGHWAY AND STREET CONSTRUCTION	1.00
	BRIDGE, TUNNEL, AND ELEVATED HWY.	
1622		1.00
1623	WATER, SEWER AND UTILITY LINES	1.00
1629	HEAVY CONSTRUCTION NEC	1.00
1711	PLUMBING, HEATING, AIR-CONDITIONING	1.00
1721	PAINTING, PAPER HANGING & DECOR.	1.05
1731	ELECTRICAL WORK	1.00
1741	MASONRY & OTHER STONework	1.00
1742	PLASTERING, DRYWALL, & INSULATION	1.00
1743	TERRAZZO, TILE, MARBLE & MOSAIC	1.00
1751	CARPENTRY	1.00
1752	FLOOR LAYING AND FLOOR WORK NEC	1.00
1761	ROOFING, SIDING & SHEET METAL WORK	1.00
1771	CONCRETE WORK	1.00
1781	WATER WELL DRILLING	1.00
1791	STRUCTURAL STEEL ERECTION	1.00
1793	GLASS AND GLAZING WORK	1.00
1794	EXCAVATION WORK	1.00
1795	WRECKING & DEMOLITION WORK	1.00
1796	INSTALLING BUILDING EQUIPMENT NEC	1.00
1799	SPECIAL TRADE CONTRACTORS NEC	1.00
2011	MEAT PACKING PLANTS	1.00
2013	SAUSAGES & OTHER PREPARED MEATS	1.00
2015	POULTRY SLAUGHTERING & PROCESSING	1.00
2021	CREAMERY BUTTER	1.00
2022	CHEESE, NATURAL & PROCESSED	1.00
2023	DRY, CONDENSED & EVAPORATED PROD.	1.00
2024	ICE CREAM & FROZEN DESSERTS	1.00
2026	FLUID MILK	1.00
2032	CANNED SPECIALTIES	1.00
2033	CANNED FRUITS & VEGETABLES	1.00
2034	DEHYDRATED FRUITS, VEGES. & SOUPS	1.00
2035	PICKLES, SAUCES & SALAD DRESSINGS	1.00
2037	FROZEN FRUITS & VEGETABLES	1.00
2038	FROZEN SPECIALTIES NEC	1.00
2041	FLOUR & OTHER GRAIN MILL PRODUCTS	1.00
2043	CEREAL BREAKFAST FOODS	1.00
2044	RICE MILLING	1.00

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
2045	PREPARED FLOUR MIXES & DOUGHS	1.00
	WET CORN MILLING	
2046		1.00
2047	DOG & CAT FOOD	1.00
2048	PREPARED FEEDS NEC	1.00
2051	BREAD, CAKE & RELATED PRODUCTS	1.00
2052	COOKIES & CRACKERS	1.00
2053	FROZEN BAKERY PRODUCTS, EX. BREAD	1.00
2061	RAW CANE SUGAR	1.00
2062	CANE SUGAR REFINING	1.00
2063	BEET SUGAR	1.00
2064	CANDY & OTHER CONFECTIONERY PROD.	1.00
2066	CHOCOLATE & COCOA PRODUCTS	1.00
2067	CHEWING GUM	1.00
2068	SALTED & ROASTED NUTS & SEEDS	1.00
2074	COTTONSEED OIL MILLS	1.00
2075	SOYBEAN OIL MILLS	1.00
2076	VEGETABLE OIL MILLS NEC	1.00
2077	ANIMAL & MARINE FATS & OILS	1.00
2079	EDIBLE FATS & OILS NEC	1.00
2082	MALT BEVERAGES	1.00
2083	MALT	1.00
2084	WINES, BRANDY & BRANDY SPIRITS	1.00
2085	DISTILLED AND BLENDED LIQUORS	1.00
2086	BOTTLED & CANNED SOFT DRINKS	1.00
2087	FLAVORING EXTRACTS & SYRUPS NEC	1.00
2091	CANNED & CURED FISH & SEAFOOD	1.00
2092	FRESH OR FROZEN PACKAGED FISH	1.00
2095	ROASTED COFFEE	1.00
2096	POTATO CHIPS & SIMILAR SNACKS	1.00
2097	MANUFACTURED ICE	1.00
2098	MACARONI & SPAGHETTI	1.00
2099	FOOD PREPARATIONS NEC	1.00
2111	CIGARETTES	1.00
2121	CIGARS	1.00
2131	CHEWING & SMOKING TOBACCO	1.00
2141	TOBACCO STEMMING & REDRYING	1.00
2211	BROADWOVEN FABRIC MILLS, COTTON	1.00
2221	BROADWOVEN FABRIC MILLS, MANMADE	1.00
2231	BROADWOVEN FABRIC MILLS, WOOL	1.15
2241	NARROW FABRIC MILLS	1.15
2251	WOMEN'S HOSIERY, EXCEPT SOCKS	1.00
2252	HOSIERY NEC	1.00
2253	KNIT OUTERWEAR MILLS	1.00
2254	KNIT UNDERWEAR MILLS	1.00

**Group Critical Illness Insurance
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Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
2257	WEFT KNIT FABRIC MILLS	1.00
2258	LACE & WRAP KNIT FABRIC MILLS	1.00
2259	KNITTING MILLS NEC	1.00
2261	FINISHING PLANTS, COTTON	1.15
2262	FINISHING PLANTS, MANMADE	1.15
2269	FINISHING PLANTS, NEC	1.15
2273	CARPETS & RUGS	1.05
2281	YARN SPINNING MILLS	1.00
2282	THROWING & WINDING MILLS	1.00
2284	THREAD MILLS	1.00
2295	COATED FABRICS, NOT RUBBERIZED	1.00
2296	TIRE CORD & FABRIC	1.00
2297	NON WOVEN FABRICS	1.00
2298	CORDAGE & TWINE	1.00
2299	TEXTILE GOODS NEC	1.00
2311	MEN'S & BOYS' SUITS & COATS	1.00
2321	MEN'S & BOYS' SHIRTS	1.00
2322	MEN'S & BOYS' UNDER & NIGHT WEAR	1.00
2323	MEN'S & BOYS' NECKWEAR	1.00
2325	MEN'S & BOYS' TROUSERS & SLACKS	1.00
2326	MEN'S & BOYS' WORK CLOTHING	1.00
2329	MEN'S & BOYS' CLOTHING NEC	1.00
2331	WOMEN'S & MISSES' BLOUSES & SHIRTS	1.00
2335	WOMEN'S, JUNIORS' & MISSES' DRESSES	1.00
2337	WOMEN'S & MISSES' SUITS & COATS	1.00
2339	WOMEN'S & MISSES' OUTERWEAR NEC	1.00
2341	WOMEN'S & CHILDREN'S UNDERWEAR	1.00
2342	BRAS, GIRDLES & ALLIED GARMENTS	1.00
2353	HATS, CAPS & MILLINERY	1.00
2361	GIRLS' & CHILDREN'S DRESSES & BLOUSES	1.00
2369	GIRLS' & CHILDREN'S OUTERWEAR NEC	1.00
2371	FUR GOODS	1.00
2381	FABRIC DRESS & WORK GLOVES	1.00
2384	ROBES & DRESSING GOWNS	1.00
2385	WATERPROOF OUTERWEAR	1.00
2386	LEATHER & SHEEP LINED CLOTHING	1.00
2387	APPAREL BELTS	1.00
2389	APPAREL & ACCESSORIES NEC	1.00
2391	CURTAINS & DRAPERIES	1.00
2392	HOUSE FURNISHINGS NEC	1.00
2393	TEXTILE BAGS	1.00
2394	CANVAS & RELATED PRODUCTS	1.00
2395	PLEATING & STITCHING	1.00
2396	AUTOMOTIVE & APPAREL TRIMMINGS	1.00

**Group Critical Illness Insurance
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Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
2397	SCHIFFLI MACHINE EMBROIDERIES	1.00
2399	FABRICATED TEXTILE PRODUCTS NEC	1.00
2411	LOGGING	1.15
2421	SAWMILLS & PLANING MILLS, GENERAL	1.15
2426	HARDWD. DIMENSION & FLOORING MILLS	1.15
2429	SPECIAL PRODUCT SAWMILLS NEC	1.15
	MILLWORK	
2431		1.15
2434	WOOD KITCHEN CABINETS	1.15
2435	HARDWOOD VENEER & PLYWOOD	1.15
2436	SOFTWOOD VENEER & PLYWOOD	1.15
2439	STRUCTURAL WOOD MEMBERS NEC	1.15
2441	NAILED WOOD BOXES & SHOOK	1.05
2448	WOOD PALLETS & SKIDS	1.05
2449	WOOD CONTAINERS NEC	1.05
2451	MOBILE HOMES	1.05
2452	PREFABRICATED WOOD BUILDINGS	1.05
2491	WOOD PRESERVING	1.05
2493	RECONSTITUTED WOOD PRODUCTS	1.05
2499	WOOD PRODUCTS NEC	1.05
2511	WOOD HOUSEHOLD FURNITURE	1.05
2512	UPHOLSTERED HOUSEHOLD FURNITURE	1.05
2514	METAL HOUSEHOLD FURNITURE	1.05
2515	MATTRESSES & BEDSPRINGS	1.05
2517	WOOD TV & RADIO CABINETS	1.05
2519	HOUSEHOLD FURNITURE NEC	1.05
2521	WOOD OFFICE FURNITURE	1.05
2522	OFFICE FURNITURE, EXCEPT WOOD	1.05
2531	PUBLIC BUILDING & RELATED FURNITURE	1.05
2541	WOOD PARTITIONS & FIXTURES	1.05
2542	PARTITIONS & FIXTURES, EXCEPT WOOD	1.05
2591	DRAPERY HARDWARE & BLINDS & SHADES	1.05
2599	FURNITURE & FIXTURES NEC	1.05
2611	PULP MILLS	1.05
2621	PAPER MILLS	1.05
2631	PAPERBOARD MILLS	1.05
2652	SET-UP PAPERBOARD BOXES	1.05
2653	CORRUGATED & SOLID FIBER BOXES	1.05
2655	FIBER CANS, DRUMS & SIMILAR PRODUCTS	1.05
2656	SANITARY FOOD CONTAINERS	1.05
2657	FOLDING PAPER BOARD BOXES	1.05
2671	PAPER COATED & LAMINATED, PCKGING.	1.05
2672	PAPER COATED & LAMINATED, NEC	1.05
2673	BAGS: PLASTICS, LAMINATED & COATED	1.05
2674	BAGS: UNCOATED PAPER & MULTIWALL	1.05

**Group Critical Illness Insurance
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Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
2675	DIE-CUT PAPER & BOARD	1.05
2676	SANITARY PAPER PRODUCTS	1.05
2677	ENVELOPES	1.05
2678	STATIONERY PRODUCTS	1.05
2679	CONVERTED PAPER PRODUCTS NEC	1.05
2711	NEWSPAPERS	1.05
2721	PERIODICALS	1.05
2731	BOOK PUBLISHING	1.00
2732	BOOK PRINTING	1.00
2741	MISCELLANEOUS PUBLISHING	1.00
2752	COMMERCIAL PRINTING, LITHOGRAPHIC	1.05
2754	COMMERCIAL PRINTING, GRAVURE	1.05
2759	COMMERCIAL PRINTING NEC	1.05
2761	MANIFOLD BUSINESS FORMS	1.00
2771	GREETING CARDS	1.00
2782	BLANK BOOKS & LOOSE-LEAF BINDERS	1.00
2789	BOOKBINDING & RELATED WORK	1.00
2791	TYPESETTING	1.00
2796	PLATE MAKING SERVICES	1.00
2812	ALKALIS & CHLORINE	1.15
2813	INDUSTRIAL GASES	1.15
2816	INORGANIC PIGMENTS	1.15
2819	INDUSTRIAL INORGANIC CHEMICALS NEC	1.15
2821	PLASTICS MATERIALS & RESINS	1.00
2822	SYNTHETIC RUBBER	1.00
2823	CELLULOSIC MANMADE FIBERS	1.00
2824	ORGANIC FIBERS, NONCELLULOSIC	1.00
2833	MEDICINAL & BOTANICALS	1.00
2834	PHARMACEUTICAL PREPARATIONS	1.00
2835	DIAGNOSTIC SUBSTANCES	1.00
2836	BIOLOGICAL PRODUCTS EXC. DIAGNOSTIC	1.00
2841	SOAP & OTHER DETERGENTS	1.05
2842	POLISHES & SANITATION GOODS	1.05
2843	SURFACE ACTIVE AGENTS	1.05
2844	TOILET PREPARATIONS	1.05
2851	PAINTS & ALLIED PRODUCTS	1.15
2861	GUM & WOOD CHEMICALS	1.15
2865	CYCLIC CRUDES & INTERMEDIATES	1.15
2869	INDUSTRIAL ORGANIC CHEMICALS NEC	1.15
2873	NITROGENOUS FERTILIZERS	1.15
2874	PHOSPHATIC FERTILIZERS	1.15
2875	FERTILIZERS MIXING ONLY	1.15
2879	AGRICULTURAL CHEMICALS NEC	1.15
2891	ADHESIVES & SEALANTS	1.15

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
2892	EXPLOSIVES	1.15
2893	PRINTING INK	1.15
2895	CARBON BLACK	1.15
2899	CHEMICAL PREPARATIONS NEC	1.15
2911	PETROLEUM REFINING	1.15
2951	ASPHALT PAVING MIXTURES & BLOCKS	1.05
2952	ASPHALT FELTS & COATINGS	1.05
2992	LUBRICATING OILS & GREASES	1.05
2999	PETROLEUM & COAL PRODUCTS NEC	1.05
3011	TIRES & INNER TUBES	1.05
3021	RUBBER & PLASTICS FOOTWEAR	1.05
3052	RUBBER & PLASTICS HOSE & BELTING	1.05
3053	GASKETS, PACKING & SEALING DEVICES	1.05
3061	MECHANICAL RUBBER GOODS	1.05
3069	FABRICATED RUBBER PRODUCTS NEC	1.05
3081	UNSUPPORTED PLASTICS FILM & SHEET	1.05
3082	UNSUPPORTED PLASTICS PROFILE SHAPES	1.05
3083	LAMINATED PLASTICS PLATE & SHEET	1.05
3084	PLASTICS PIPE	1.05
3085	PLASTICS BOTTLES	1.05
3086	PLASTICS FOAM PRODUCTS	1.05
3087	CUSTOM COMPOUND PURCHASED RESINS	1.05
3088	PLASTICS PLUMBING FIXTURES	1.05
3089	PLASTICS PRODUCTS NEC	1.05
3111	LEATHER TANNING & FINISHING	1.15
3131	FOOT WEAR CUT STOCK	1.05
3142	HOUSE SLIPPERS	1.05
3143	MEN'S FOOTWEAR, EXCEPT ATHLETIC	1.05
3144	WOMEN'S FOOTWEAR, EXCEPT ATHLETIC	1.05
3149	FOOTWEAR, EXCEPT RUBBER NEC	1.05
3151	LEATHER GLOVES & MITTENS	1.05
3161	LUGGAGE	1.05
3171	WOMEN'S HANDBAGS & PURSES	1.05
3172	PERSONAL LEATHER GOODS NEC	1.05
3199	LEATHER GOODS NEC	1.05
3211	FLAT GLASS	1.00
3221	GLASS CONTAINERS	1.00
3229	PRESSED & BLOWN GLASS NEC	1.00
3231	PRODUCTS OF PURCHASED GLASS	1.00
3241	CEMENT, HYDRAULIC	1.00
3251	BRICK & STRUCTURAL CLAY TILE	1.00
3253	CERAMIC WALL & FLOOR TILE	1.00
3255	CLAY REFRACTORIES	1.00
3259	STRUCTURAL CLAY PRODUCTS NEC	1.00

**Group Critical Illness Insurance
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Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
3261	VITREOUS PLUMBING FIXTURES	1.00
3262	VITREOUS CHINA TABLE & KITCHENWARE	1.00
3263	SEMIVITREOUS TABLE & KITCHENWARE	1.00
3264	PORCELAIN ELECTRICAL SUPPLIES	1.00
3269	POTTERY PRODUCTS NEC	1.00
3271	CONCRETE BLOCK & BRICK	1.05
3272	CONCRETE PRODUCTS NEC	1.05
3273	READY-MIXED CONCRETE	1.05
3274	LIME	1.05
3275	GYPSUM PRODUCTS	1.05
3281	CUT STONE & STONE PRODUCTS	1.05
3291	ABRASIVE PRODUCTS	1.05
3292	ASBESTOS PRODUCTS	1.15
3295	MINERALS, GROUND OR TREATED	1.05
3296	MINERAL WOOL	1.00
3297	NON-CLAY REFRACTORIES	1.05
3299	NON-METALLIC MINERAL PRODUCTS NEC	1.05
3312	BLAST FURNACES & STEEL MILLS	1.15
3313	ELECTROMETALLURGICAL PRODUCTS	1.15
3315	STEEL WIRE & RELATED PRODUCTS	1.15
3316	COLD FINISHING OF STEEL SHAPES	1.15
3317	STEEL PIPE & TUBES	1.15
3321	GRAY & DUCTILE IRON FOUNDRIES	1.15
3322	MALLEABLE IRON FOUNDRIES	1.15
3324	STEEL INVESTMENT FOUNDRIES	1.15
3325	STEEL FOUNDRIES NEC	1.15
3331	PRIMARY COPPER	1.15
3334	PRIMARY ALUMINUM	1.15
3339	PRIMARY NONFERROUS METALS NEC	1.15
3341	SECONDARY NONFERROUS METALS	1.15
3351	COPPER ROLLING & DRAWING	1.15
3353	ALUMINUM SHEET, PLATE & FOIL	1.15
3354	ALUMINUM EXTRUDED PRODUCTS	1.15
3355	ALUMINUM ROLLING & DRAWING NEC	1.15
3356	NONFERROUS ROLLING & DRAWING NEC	1.15
3357	NONFERROUS WIRE DRAWING & INSUL	1.15
3363	ALUMINUM DIE-CASTINGS	1.15
3364	NONFERROUS DIE-CASTING EXC. ALUM.	1.15
3365	ALUMINUM FOUNDRIES	1.15
3366	COPPER FOUNDRIES	1.15
3369	NONFERROUS FOUNDRIES NEC	1.15
3398	METAL HEAT TREATING	1.15
3399	PRIMARY METAL PRODUCTS NEC	1.15
3411	METAL CANS	1.00

**Group Critical Illness Insurance
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Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
3412	METAL BARRELS, DRUMS & PAILS	1.00
3421	CUTLERY	1.00
3423	HAND & EDGE TOOLS NEC	1.00
3425	SAW BLADES & HAND SAWS	1.00
3429	HARDWARE NEC	1.00
3431	METAL SANITARY WARE	1.00
3432	PLUMBING FIXTURE FITTINGS & TRIM	1.00
3433	HEATING EQUIPMENT, EXCEPT ELECTRIC	1.00
3441	FABRICATED STRUCTURAL METAL	1.00
3442	METAL DOORS, SASH & TRIM	1.00
3443	FABRICATED PLATE WORK (BOILER SHOPS)	1.00
3444	SHEET METAL WORK	1.00
3446	ARCHITECTURAL METAL WORK	1.00
3448	PREFABRICATED METAL BUILDINGS	1.00
3449	MISCELLANEOUS METAL WORK	1.00
3451	SCREW MACHINE PRODUCTS	1.00
3452	BOLTS, NUTS, RIVETS & WASHERS	1.00
3462	IRON & STEEL FORGINGS	1.00
3463	NONFERROUS FORGINGS	1.00
3465	AUTOMOTIVE STAMPINGS	1.00
3466	CROWNS & CLOSURES	1.00
3469	METAL STAMPINGS NEC	1.00
3471	PLATING & POLISHING	1.00
3479	METAL COATING & ALLIED SERVICES	1.00
3482	SMALL ARMS AMMUNITION	1.00
3483	AMMUNITION, EXC. FOR SMALL ARMS NEC	1.00
3484	SMALL ARMS	1.00
3489	ORDNANCE & ACCESSORIES NEC	1.00
3491	INDUSTRIAL VALVES	1.00
3492	FLUID POWER VALVES & HOSE FITTINGS	1.00
3493	STEEL SPRINGS, EXCEPT WIRE	1.00
3494	VALVES & PIPE FITTINGS	1.00
3495	WIRE SPRINGS	1.00
3496	MISC. FABRICATED WIRE PRODUCTS	1.00
3497	METAL FOIL & LEAF	1.00
3498	FABRICATED PIPE & FITTINGS	1.00
3499	FABRICATED METAL PRODUCTS NEC	1.00
3511	TURBINES & TURBINE GENERATOR SETS	1.00
3519	INTERNAL COMBUSTION ENGINES NEC	1.00
3523	FARM MACHINERY & EQUIPMENT	1.00
3524	LAWN & GARDEN EQUIPMENT	1.00
3531	CONSTRUCTION MACHINERY	1.00
3532	MINING MACHINERY	1.00
3533	OIL FIELD MACHINERY	1.00

**Group Critical Illness Insurance
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Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
3534	ELEVATORS & MOVING STAIRWAYS	1.00
3535	CONVEYERS & CONVEYING EQUIPMENT	1.00
3536	HOISTS, CRANES & MONORAILS	1.00
3537	INDUSTRIAL TRUCKS & TRACTORS	1.00
3541	MACHINE TOOLS, METAL CUTTING TYPES	1.00
3542	MACHINE TOOLS, METAL FORMING TYPES	1.00
3543	INDUSTRIAL PATTERNS	1.00
3544	SPECIAL DIES, TOOLS, JIGS & FIXTURES	1.00
3545	MACHINE TOOL ACCESSORIES	1.00
3546	POWER DRIVEN HAND TOOLS	1.00
3547	ROLLING MILL MACHINERY	1.00
3548	WELDING APPARATUS	1.00
3549	METAL WORKING MACHINERY, NEC	1.00
3552	TEXTILE MACHINERY	1.00
3553	WOOD WORKING MACHINERY	1.00
3554	PAPER INDUSTRIES MACHINERY	1.00
3555	PRINTING TRADERS MACHINERY	1.00
3556	FOOD PRODUCTS MACHINERY	1.00
3559	SPECIAL INDUSTRY MACHINERY NEC	1.00
3561	PUMPS & PUMPING EQUIPMENT	1.00
3562	BALL & ROLLER BEARINGS	1.00
3563	AIR & GAS COMPRESSORS	1.00
3564	BLOWERS & FANS	1.00
3565	PACKAGING MACHINERY	1.00
3566	SPEED CHANGERS, DRIVES & GEARS	1.00
3567	INDUSTRIAL FURNACES & OVENS	1.00
3568	POWER TRANSMISSION EQUIPMENT NEC	1.00
3569	GENERAL INDUSTRIAL MACHINERY NEC	1.00
3571	ELECTRONIC COMPUTERS	1.00
3572	COMPUTER STORAGE DEVICES	1.00
3575	COMPUTER TERMINALS	1.00
3577	COMPUTER PERIPHERAL EQUIPMENT NEC	1.00
3578	CALCULATING & ACCOUNTING EQUIP'T	1.00
3579	OFFICE MACHINES NEC	1.00
3581	AUTOMATIC VENDING MACHINES	1.00
3582	COMMERCIAL LAUNDRY EQUIPMENT	1.00
3585	REFRIGERATION & HEATING EQUIPMENT	1.00
3586	MEASURING & DISPENSING PUMPS	1.00
3589	SERVICE INDUSTRY MACHINERY NEC	1.00
3592	CARBURETORS, PISTONS, RINGS, VALVES	1.00
3593	FLUID POWER CYLINDER & ACTUATORS	1.00
3594	FLUID POWER PUMPS & MOTORS	1.00
3596	SCALES & BALANCES, EXC. LABORATORY	1.00
3599	INDUSTRIAL MACHINERY NEC	1.00

**Group Critical Illness Insurance
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Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
3612	TRANSFORMERS, EXCEPT ELECTRONIC	1.00
3613	SWITCH GEAR & SWITCHBOARD APP.	1.00
3621	MOTORS & GENERATORS	1.00
3624	CARBON & GRAPHITE PRODUCTS	1.00
3625	RELAYS & INDUSTRIAL CONTROLS	1.00
3629	ELECTRICAL INDUSTRIAL APPARATUS NEC	1.00
3631	HOUSEHOLD COOKING EQUIPMENT	1.00
3632	HOUSEHOLD REFRIGERATORS & FRZRS.	1.00
3633	HOUSEHOLD LAUNDRY EQUIPMENT	1.00
3634	ELECTRIC HOUSEWARES & FANS	1.00
3635	HOUSEHOLD VACUUM CLEANERS	1.00
3639	HOUSEHOLD APPLIANCES NEC	1.00
3641	ELECTRIC LAMPS	1.00
3643	CURRENT-CARRYING WIRING DEVICES	1.00
3644	NONCURRENT-CARRYING WIRING DEVICES	1.00
3645	RESIDENTIAL LIGHTING FIXTURES	1.00
3646	COMMERCIAL LIGHTING FIXTURES	1.00
3647	VEHICULAR LIGHTING EQUIPMENT	1.00
3648	LIGHTING EQUIPMENT NEC	1.00
3651	HOUSEHOLD AUDIO & VIDEO EQUIPMENT	1.00
3652	PRERECORDED RECORDS & TAPES	1.00
3661	TELEPHONE & TELEGRAPH APPARATUS	1.00
3663	RADIO & TV COMMUNICATIONS EQUIP'T	1.00
3669	COMMUNICATIONS EQUIPMENT NEC	1.00
3671	ELECTRON TUBES	1.00
3672	PRINTED CIRCUIT BOARDS	1.00
3674	SEMI CONDUCTORS & RELATED DEVICES	1.00
3675	ELECTRONIC CAPACITORS	1.00
3676	ELECTRONIC RESISTORS	1.00
3677	ELECTRONIC COILS & TRANSFORMERS	1.00
3678	ELECTRONIC CONNECTORS	1.00
3679	ELECTRONIC COMPONENTS NEC	1.00
3691	STORAGE BATTERIES	1.00
3692	PRIMARY BATTERIES, DRY & WET	1.00
3694	ENGINE ELECTRICAL EQUIPMENT	1.00
3695	MAGNETIC & OPTICAL RECORDING MEDIA	1.00
3699	ELECTRICAL EQUIPMENT & SUPPLIES NEC	1.00
3711	MOTOR VEHICLES & CAR BODIES	1.00
3713	TRUCKS & BUS BODIES	1.00
3714	MOTOR VEHICLE PARTS & ACCESSORIES	1.00
3715	TRUCK TRAILERS	1.00
3716	MOTOR HOMES	1.00
3721	AIRCRAFT	1.00
3724	AIRCRAFT ENGINES & ENGINE PARTS	1.00

**Group Critical Illness Insurance
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Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
3728	AIRCRAFT PARTS & EQUIPMENT NEC	1.00
3731	SHIP BUILDING & REPAIRING	1.00
3732	BOAT BUILDING & REPAIRING	1.00
3743	RAILROAD EQUIPMENT	1.00
3751	MOTORCYCLES, BICYCLES & PARTS	1.00
3761	GUIDED MISSILES & SPACE VEHICLES	1.00
3764	SPACE PROPULSION UNITS & PARTS	1.00
3769	SPACE VEHICLE EQUIPMENT NEC	1.00
3792	TRAVEL TRAILERS & CAMPERS	1.00
3795	TANKS & TANK COMPONENTS	1.00
3799	TRANSPORTATION EQUIPMENT NEC	1.00
3812	SEARCH & NAVIGATION EQUIPMENT	1.00
3821	LABORATORY APPARATUS & FURNITURE	1.00
3822	ENVIRONMENTAL CONTROLS	1.00
3823	PROCESS CONTROL INSTRUMENTS	1.00
3824	FLUID METERS & COUNTING DEVICES	1.00
3825	INSTRUMENTS TO MEASURE ELECTRICITY	1.00
3826	ANALYTICAL INSTRUMENTS	1.00
3827	OPTICAL INSTRUMENTS & LENSES	1.00
3829	MEAS'ING & CONTROLLING DEVICES NEC	1.00
3841	SURGICAL & MEDICAL INSTRUMENTS	1.00
3842	SURGICAL APPLIANCES & SUPPLIES	1.00
3843	DENTAL EQUIPMENT & SUPPLIES	1.00
3844	X-RAY APPARATUS & TUBES	1.00
3845	ELECTROMEDICAL EQUIPMENT	1.00
3851	OPHTHALMIC GOODS	1.00
3861	PHOTOGRAPHIC EQUIPMENT & SUPPLIES	1.00
3873	WATCHES, CLOCKS & WATCH CASES	1.00
3911	JEWELRY, PRECIOUS METAL	1.00
3914	SILVERWARE & PLATED WARE	1.00
3915	JEWELERS' MATERIALS & LAPIDARY WORK	1.00
3931	MUSICAL INSTRUMENTS	1.00
3942	DOLLS & STUFFED TOYS	1.00
3944	GAMES, TOYS & CHILDREN'S VEHICLES	1.00
3949	SPORTING & ATHLETIC GOODS NEC	1.00
3951	PENS & MECHANICAL PENCILS	1.00
3952	LEAD PENCILS & ART GOODS	1.00
3953	MARKING DEVICES	1.00
3955	CARBON PAPER & INKED RIBBONS	1.00
3961	COSTUME JEWELRY	1.00
3965	FASTENERS, BUTTONS, NEEDLES & PINS	1.00
3991	BROOMS & BRUSHES	1.00
3993	SIGNS & ADVERTISING SPECIALTIES	1.00
3995	BURIAL CASKETS	1.00

**Group Critical Illness Insurance
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SIC Code	Classification of Industry	SIC Adjustment
3996	HARD SURFACE FLOOR COVERINGS	1.00
3999	MANUFACTURING INDUSTRIES NEC	1.00
4011	RAILROADS, LINE-HAUL OPERATING	1.05
4013	SWITCHING & TERMINAL SERVICES	1.05
4111	LOCAL & SUBURBAN TRANSIT	1.05
4119	LOCAL PASSENGER TRANSPORTATION NEC	1.05
4121	TAXICABS	1.05
4131	INTERCITY & RURAL BUS TRANSPORTATION	1.05
4141	LOCAL BUS CHARTER SERVICE	1.05
4142	BUS CHARTER SERVICE, EXCEPT LOCAL	1.05
4151	SCHOOL BUSES	1.05
4173	BUS TERMINAL & SERVICE FACILITIES	1.05
4212	LOCAL TRUCKING, WITHOUT STORAGE	1.05
4213	TRUCKING, EXCEPT LOCAL	1.05
4214	LOCAL TRUCKING & STORAGE	1.05
4215	COURIER SERVICES, EXCEPT BY AIR	1.05
4221	FARM PRODUCT WAREHOUSING & STORAGE	1.05
4222	REFRIGERATED WAREHOUSING & STORAGE	1.05
4225	GENERAL WAREHOUSING & STORAGE	1.05
4226	SPECIAL WAREHOUSING AND STORAGE NEC	1.05
4231	TRUCKING TERMINAL FACILITIES	1.05
4311	U.S. POSTAL SERVICE	1.05
4412	DEEP SEA FOREIGN TRANS. OF FREIGHT	1.05
4424	DEEP SEA DOMESTIC TRANS. OF FREIGHT	1.05
4432	FREIGHT TRANS. ON THE GREAT LAKES	1.05
4449	WATER TRANSPORTATION OF FREIGHT NEC	1.05
4481	DEEP SEA PASSENGER TRANS., EX. FERRY	1.05
4482	FERRIES	1.05
4489	WATER PASSENGER TRANSPORT. NEC	1.05
4491	MARINE CARGO HANDLING	1.05
4492	TOWING & TUG BOAT SERVICE	1.05
4493	MARINAS	1.05
4499	WATER TRANSPORTATION SERVICES NEC	1.05
4512	AIR TRANSPORTATION, SCHEDULED	1.00
4513	AIR COURIER SERVICES	1.00
4522	AIR TRANSPORTATION, NONSCHEDULED	1.00
4581	AIRPORTS, FLYING FIELDS & SERVICES	1.00
4612	CRUDE PETROLEUM PIPE LINES	1.00
4613	REFINED PETROLEUM PIPELINES	1.00
4619	PIPELINES	1.00
4724	TRAVEL AGENCIES	1.00
4725	TOUR OPERATORS	1.00
4729	PASSENGER TRANS. ARRANGEMENTS NEC	1.00
4731	FREIGHT TRANSPORTATION ARRANGEMENT	1.00

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
4741	RENTAL OF RAILROAD CARS	1.00
4783	PACKING & CRATING	1.00
4785	INSPECTION & FIXED FACILITIES	1.00
4789	TRANSPORTATION SERVICES NEC	1.00
4812	RADIOTELEPHONE COMMUNICATIONS	1.00
4813	TELEPHONE COMMUNICATIONS, EXC. RADIO	1.00
4822	TELEGRAPH & OTHER COMMUNICATIONS	1.00
4832	RADIO BROADCASTING STATIONS	1.00
4833	TELEVISION BROADCASTING STATIONS	1.00
4841	CABLE & OTHER PAY TV SERVICES	1.00
4899	COMMUNICATION SERVICES NEC	1.00
4911	ELECTRIC SERVICES	1.00
4922	NATURAL GAS TRANSMISSION	1.05
4923	GAS TRANSMISSION & DISTRIBUTION	1.05
4924	NATURAL GAS DISTRIBUTION	1.05
4925	GAS PRODUCTION AND/OR DISTRIBUTION	1.05
4931	ELECTRIC & OTHER SERVICES COMBINED	1.00
4932	GAS AND OTHER SERVICES COMBINED	1.00
4939	COMBINATION UTILITY SERVICES NEC	1.00
4941	WATER SUPPLY	1.00
4952	SEWERAGE SYSTEMS	1.00
4953	REFUSE SYSTEMS	1.00
4959	SANITARY SERVICES NEC	1.00
4961	STEAM & AIR-CONDITIONING SUPPLY	1.00
4971	IRRIGATION SYSTEMS	1.00
5012	AUTOMOBILES & OTHER MOTOR VEHICLES	1.00
5013	MOTOR VEHICLE SUPPLIES & NEW PARTS	1.00
5014	TIRES & TUBES	1.00
5015	MOTOR VEHICLE PARTS, USED	1.00
5021	FURNITURE	1.00
5023	HOME FURNISHINGS	1.00
5031	LUMBER, PLYWOOD & MILLWORK	1.00
5032	BRICK, STONE & RELATED MATERIALS	1.00
5033	ROOFING, SIDING & INSULATION	1.00
5039	CONSTRUCTION MATERIALS NEC	1.00
5043	PHOTOGRAPHIC EQUIPMENT & SUPPLIES	1.00
5044	OFFICE EQUIPMENT	1.00
5045	COMPUTERS, PERIPHERALS & SOFTWARE	1.00
5046	COMMERCIAL EQUIPMENT NEC	1.00
5047	MEDICAL & HOSPITAL EQUIPMENT	1.00
5048	OPHTHALMIC GOODS	1.00
5049	PROFESSIONAL EQUIPMENT NEC	1.00
5051	METALS SERVICE CENTERS & OFFICES	1.05
5052	COAL & OTHER MINERALS & ORES	1.05

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
5063	ELECTRICAL APPARATUS & EQUIPMENT	1.00
5064	ELECTRICAL APPLIANCES, TV & RADIO	1.00
5065	ELECTRONIC PARTS & EQUIPMENT	1.00
5072	HARDWARE	1.00
5074	PLUMBING & HYDRONIC HEATING SUPP.	1.00
5075	WARM AIR HEATING & AIR CONDITION	1.00
5078	REFRIGERATION EQUIPMENT & SUPP	1.00
5082	CONSTRUCTION & MINING MACHINERY	1.00
5083	FARM & GARDEN MACHINERY	1.00
5084	INDUSTRIAL MACHINERY & EQUIPMENT	1.00
5085	INDUSTRIAL SUPPLIES	1.00
5087	SERVICE ESTABLISHMENT EQUIPMENT	1.00
5088	TRANSPORTATION EQUIPMENT & SUPPLIES	1.00
5091	SPORTING & RECREATIONAL GOODS	1.00
5092	TOYS & HOBBY GOODS & SUPPLIES	1.00
5093	SCRAP & WASTE MATERIALS	1.00
5094	JEWELRY & PRECIOUS STONES	1.00
5099	DURABLE GOODS NEC	1.00
5111	PRINTING & WRITING PAPER	1.00
5112	STATIONERY & OFFICE SUPPLIES	1.00
5113	INDUSTRIAL & PERSONAL SERVICE PAPER	1.00
5122	DRUGS, PROPRIETARIES & SUNDRIES	1.00
5131	PIECE GOODS & NOTIONS	1.00
5136	MEN'S AND BOYS' CLOTHING	1.00
5137	WOMEN'S & CHILDREN'S CLOTHING	1.00
5139	FOOTWEAR	1.00
5141	GROCERIES, GENERAL LINE	1.00
5142	PACKAGED FROZEN FOODS	1.00
5143	DAIRY PRODUCTS, EXC. DRIED OR CANNED	1.00
5144	POULTRY & POULTRY PRODUCTS	1.00
5145	CONFECTIONERY	1.00
5146	FISH & SEAFOOD	1.00
5147	MEATS & MEAT PRODUCTS	1.00
5148	FRESH FRUITS & VEGETABLES	1.00
5149	GROCERIES & RELATED PRODUCTS NEC	1.00
5153	GRAIN & FIELD BEANS	1.00
5154	LIVESTOCK	1.00
5159	FARM-PRODUCT RAW MATERIALS NEC	1.00
5162	PLASTICS MATERIALS & BASIC SHAPES	1.00
5169	CHEMICALS & ALLIED PRODUCTS NEC	1.00
5171	PETROLEUM BULK STATIONS & TERMINALS	1.00
5172	PETROLEUM PRODUCTS NEC	1.00
5181	BEER & ALE	1.00
5182	WINES & DISTILLED BEVERAGES	1.00

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
5191	FARM SUPPLIES	1.00
5192	BOOKS, PERIODICALS & NEWSPAPERS	1.00
5193	FLOWERS & FLORISTS' SUPPLIES	1.00
5194	TOBACCO & TOBACCO PRODUCTS	1.00
5198	PAINTS, VARNISHES & SUPPLIES	1.00
5199	NONDURABLE GOODS NEC	1.00
5211	LUMBER & OTHER BUILDING MATERIALS	1.00
5231	PAINT, GLASS & WALLPAPER STORES	1.00
5251	HARDWARE STORES	1.00
5261	RETAIL NURSERIES & GARDEN STORES	1.00
5271	MOBILE HOME DEALERS	1.00
5311	DEPARTMENT STORES	1.00
5331	VARIETY STORES	1.00
5399	MISC. GENERAL MERCHANDISE STORES	1.00
5411	GROCERY STORES	1.00
5421	MEAT & FISH MARKETS	1.00
5431	FRUIT & VEGETABLE MARKETS	1.00
5441	CANDY, NUT & CONFECTIONERY STORES	1.00
5451	DAIRY PRODUCTS STORES	1.00
5461	RETAIL BAKERIES	1.00
5499	MISCELLANEOUS FOOD STORES	1.00
5511	NEW & USED CAR DEALERS	1.00
5521	USED CAR DEALERS	1.00
5531	AUTO & HOME SUPPLY STORES	1.00
5541	GASOLINE SERVICE STATIONS	1.05
5551	BOAT DEALERS	1.00
5561	RECREATION VEHICLE DEALERS	1.00
5571	MOTORCYCLE DEALERS	1.00
5599	AUTOMOTIVE DEALERS NEC	1.00
5611	MEN'S & BOYS' CLOTHING STORES	1.00
5621	WOMEN'S CLOTHING STORES	1.00
5632	WOMEN'S ACCESSORY & SPEC. STORES	1.00
5641	CHILDREN'S & INFANTS' WEAR STORES	1.00
5651	FAMILY CLOTHING STORES	1.00
5661	SHOE STORES	1.00
5699	MISC. APPAREL & ACCESSORY STORES	1.00
5712	FURNITURE STORES	1.00
5713	FLOOR COVERING STORES	1.00
5714	DRAPERY & UPHOLSTERY STORES	1.00
5719	MISC. HOME FURNISHINGS STORES	1.00
5722	HOUSEHOLD APPLIANCE STORES	1.00
5731	RADIO, TV & ELECTRONIC STORES	1.00
5734	COMPUTER & SOFTWARE STORES	1.00
5735	RECORD & PRERECORDED TAPE STORES	1.00

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
5736	MUSICAL INSTRUMENT STORES	1.00
5812	EATING PLACES	1.00
5813	DRINKING PLACES	1.00
5912	DRUG STORES & PROPRIETARY STORES	1.00
5921	LIQUOR STORES	1.00
5932	USED MERCHANDISE STORES	1.00
5941	SPORTING GOODS & BICYCLE SHOPS	1.00
5942	BOOKSTORES	1.00
5943	STATIONERY STORES	1.00
5944	JEWELRY STORES	1.00
5945	HOBBY, TOY & GAME SHOPS	1.00
5946	CAMERA & PHOTOGRAPHIC SUPP. STORES	1.00
5947	GIFT, NOVELTY & SOUVENIR SHOPS	1.00
5948	LUGGAGE & LEATHER GOODS STORES	1.00
5949	SEWING, NEEDLEWORK & PIECE GOODS	1.00
5961	CATALOG & MAIL ORDER HOUSES	1.00
5962	MERCHANDISING MACHINE OPERATORS	1.00
5963	DIRECT SELLING ORGANIZATIONS	1.00
5983	FUEL OIL DEALERS	1.00
5984	LIQUEFIED PETROLEUM GAS DEALERS	1.00
5989	FUEL DEALERS NEC	1.00
5992	FLORISTS	1.00
5993	TOBACCO STORES & STANDS	1.00
5994	NEWS DEALERS & NEWS STANDS	1.00
5995	OPTICAL GOODS STORES	1.00
5999	MISCELLANEOUS RETAIL STORES NEC	1.00
6011	FEDERAL RESERVE BANKS	1.00
6019	CENTRAL RESERVE DEPOSITORY NEC	1.00
6021	NATIONAL COMMERCIAL BANKS	1.00
6022	STATE COMMERCIAL BANKS	1.00
6029	COMMERCIAL BANKS, NEC	1.00
6035	FEDERAL SAVINGS INSTITUTIONS	1.00
6036	SAVINGS INSTITUTIONS, EXCEPT FEDERAL	1.00
6061	FEDERAL CREDIT UNIONS	1.00
6062	STATE CREDIT UNIONS	1.00
6081	FOREIGN BANK & BRANCHES & AGENCIES	1.00
6082	FOREIGN TRADE & INTERNATIONAL BANKS	1.00
6091	NON DEPOSIT TRUST FACILITIES	1.00
6099	FUNCTIONS RELATED TO DEPOSIT BANKING	1.00
6111	FEDERAL & FED. SPONSORED CREDIT	1.00
6141	PERSONAL CREDIT INSTITUTIONS	1.00
6153	SHORT-TERM BUSINESS CREDIT	1.00
6159	MISC. BUSINESS CREDIT INSTITUTIONS	1.00
6162	MORTGAGE BANKERS & CORRESPONDENTS	1.00

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
6163	LOAN BROKERS	1.00
6211	SECURITY BROKERS & DEALERS	1.00
6221	COMMODITY CONTRACTS BROKERS, DEALERS	1.00
6231	SECURITY & COMMODITY EXCHANGES	1.00
6282	INVESTMENT ADVICE	1.00
6289	SECURITY & COMMODITY SERVICES NEC	1.00
6311	LIFE INSURANCE	1.00
6321	ACCIDENT & HEALTH INSURANCE	1.00
6324	HOSPITAL & MEDICAL SERVICE PLANS	1.00
6331	FIRE, MARINE & CASUALTY INSURANCE	1.00
6351	SURETY INSURANCE	1.00
6361	TITLE INSURANCE	1.00
6371	PENSION, HEALTH & WELFARE FUNDS	1.00
6399	INSURANCE CARRIERS NEC	1.00
6411	INSURANCE AGENTS, BROKERS & SERVICE	1.00
6512	NONRESIDENTIAL BUILDING OPERATORS	1.00
6513	APARTMENT BUILDING OPERATORS	1.00
6514	DWELLING OPERATORS, EXC. APTS.	1.00
6515	MOBILE HOME SITE OPERATORS	1.00
6517	RAILROAD PROPERTY LESSORS	1.00
6519	REAL PROPERTY LESSORS NEC	1.00
6531	REAL ESTATE AGENTS & MANAGERS	1.00
6541	TITLE ABSTRACT OFFICES	1.00
6552	SUBDIVIDERS & DEVELOPERS NEC	1.00
6553	CEMETERY SUBDIVIDERS & DEVELOPERS	1.00
6712	BANK HOLDING COMPANIES	1.00
6719	HOLDING COMPANIES NEC	1.00
6722	MANAGEMENT INVESTMENT, OPEN-END	1.00
6726	INVESTMENT OFFICES NEC	1.00
6732	EDUCATIONAL, RELIGIOUS, ETC. TRUSTS	1.00
6733	TRUSTS NEC	1.00
6792	OIL ROYALTY TRADERS	1.00
6794	PATENT OWNERS & LESSORS	1.00
6798	REAL ESTATE INVESTMENT TRUSTS	1.00
6799	INVESTORS NEC	1.00
7011	HOTELS, MOTELS & TOURIST COURTS	1.00
7021	ROOMING & BOARDING HOUSES	1.00
7032	SPORTING & RECREATIONAL CAMPS	1.00
7033	TRAILER PARKS AND CAMPSITES	1.00
7041	MEMBERSHIP-BASIS ORG. HOTELS	1.00
7211	POWER LAUNDRIES, FAMILY & COMM.	1.00
7212	GARMENT PRESSING & CLEANERS' AGENTS	1.00
7213	LINEN SUPPLY	1.00
7215	COIN-OPERATED LAUNDRIES & CLEANING	1.00

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
7216	DRY CLEANING PLANTS, EXCEPT RUG	1.00
7217	CARPET & UPHOLSTERY CLEANING	1.00
7218	INDUSTRIAL LAUNDERERS	1.00
7219	LAUNDRY & GARMENT SERVICES NEC	1.00
7221	PHOTOGRAPHIC STUDIOS, PORTRAIT	1.00
7231	BEAUTY SHOPS	1.00
7241	BARBERSHOPS	1.00
7251	SHOE REPAIR & SHOESHINE PARLORS	1.00
7261	FUNERAL SERVICE & CREMATORIES	1.00
7291	TAX RETURN PREPARATION SERVICES	1.00
7299	MISCELLANEOUS PERSONAL SERVICES	1.00
7311	ADVERTISING AGENCIES	1.00
7312	OUTDOOR ADVERTISING SERVICES	1.00
7313	RADIO, TV, PUBLISHER REPRESENTATIVES	1.00
7319	ADVERTISING NEC	1.00
7322	ADJUSTMENT & COLLECTION SERVICES	1.00
7323	CREDIT REPORTING SERVICES	1.00
7331	DIRECT MAIL ADVERTISING SERVICES	1.00
7334	PHOTO COPYING & DUPLICATING SRVCS.	1.00
7335	COMMERCIAL PHOTOGRAPHY	1.00
7336	COMMERCIAL ART & GRAPHIC DESIGN	1.00
7338	SECRETARIAL & COURT REPORTING	1.00
7342	DISINFECTING & PEST CONTROL SERVICES	1.05
7349	BUILDING MAINTENANCE SERVICES NEC	1.00
7352	MEDICAL EQUIPMENT RENTAL	1.00
7353	HEAVY CONSTRUCTION EQUIP. RENTAL	1.00
7359	EQUIPMENT RENTAL & LEASING NEC	1.00
7361	EMPLOYMENT AGENCIES	1.00
7363	HELP SUPPLY SERVICES (PEO's)	1.00
7371	COMPUTER PROGRAMMING SERVICES	1.00
7372	COMPUTER PROGRAMMING & SOFTWARE	1.00
7373	COMPUTER INTEGRATED SYSTEMS DESIGN	1.00
7374	DATA PROCESSING AND PREPARATION	1.00
7375	INFORMATION RETRIEVAL SERVICES	1.00
7376	COMPUTER FACILITIES MANAGEMENT	1.00
7377	COMPUTER RENTAL & LEASING	1.00
7378	COMPUTER MAINTENANCE & REPAIR	1.00
7379	COMPUTER RELATED SERVICES NEC	1.00
7381	DETECTIVE & ARMORED CAR SERVICES	1.00
7382	SECURITY SYSTEMS SERVICES	1.00
7383	NEWS SYNDICATES	1.00
7384	PHOTO FINISHING LABORATORIES	1.05
7389	BUSINESS SERVICES NEC	1.00
7513	TRUCK RENTAL & LEASING	1.00

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
7514	PASSENGER CAR RENTAL	1.00
7515	PASSENGER CAR LEASING	1.00
7519	UTILITY TRAILER RENTAL	1.00
7521	AUTOMOBILE PARKING	1.05
7532	TOP & BODY REPAIR & PAINT SHOPS	1.05
7533	AUTO EXHAUST SYSTEM REPAIR SHOPS	1.05
7534	TIRE RETREADING & REPAIR SHOPS	1.05
7536	AUTOMOTIVE GLASS REPLACEMENT SHOPS	1.05
7537	AUTOMOTIVE TRANSMISSION REPAIR	1.05
7538	GENERAL AUTOMOTIVE REPAIR SHOPS	1.05
7539	AUTOMOTIVE REPAIR SHOPS NEC	1.05
7542	CAR WASHES	1.00
7549	AUTOMOTIVE SERVICES NEC	1.00
7622	RADIO & TELEVISION REPAIR	1.00
7623	REFRIGERATION SERVICE & REPAIR	1.00
7629	ELECTRICAL REPAIR SHOPS NEC	1.00
7631	WATCH, CLOCK & JEWELRY REPAIR	1.00
7641	REUPHOLSTERY & FURNITURE REPAIR	1.00
7692	WELDING REPAIR	1.00
7694	ARMATURE REWINDING SHOPS	1.00
7699	REPAIR SERVICES NEC	1.00
7812	MOTION PICTURE & VIDEO PRODUCTION	1.00
7819	SERVICES ALLIED TO MOTION PICTURES	1.00
7822	MOTION PICTURE & TAPE DISTRIBUTION	1.00
7829	MOTION PICTURE DISTRIBUTION SERVICES	1.00
7832	MO. PICTURE THEATERS, EXC. DRIVE-INS	1.00
7833	DRIVE-IN MOTION PICTURE THEATERS	1.00
7841	VIDEO TAPE RENTAL	1.00
7911	DANCE HALLS, STUDIOS & SCHOOLS	1.00
7922	THEATRICAL PRODUCERS & SERVICES	1.00
7929	ENTERTAINERS & ENTERTAINMENT GRPS.	1.00
7933	BOWLING CENTERS	1.00
7941	SPORTS CLUBS, MANAGERS & PROMOTERS	1.00
7948	RACING, INCLUDING TRACK OPERATION	1.00
7991	PHYSICAL FITNESS FACILITIES	1.00
7992	PUBLIC GOLF COURSES	1.00
7993	COIN-OPERATED AMUSEMENT DEVICES	1.00
7996	AMUSEMENT PARKS	1.00
7997	MEMBERSHIP SPORTS & REC. CLUBS	1.00
7999	AMUSEMENT & RECREATION NEC	1.00
8011	Multi-Specialty Drs *	1.00
8012	MD-Allergy	1.00
8013	MD-Cardiovascular	1.00
8014	MD-Dermatology	1.00

**Group Critical Illness Insurance
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Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
8015	MD-Gastroenterology	1.00
8016	MD- Internal Medicine	1.00
8017	MD-Osteopathy	1.00
8018	MD-Pediatrics	1.00
8019	MD-Pulmonary	1.00
8021	Gen'l Dentistry	1.00
8022	Dental Surgeon	1.00
8023	Orthodontist	1.00
8024	Optometrists	1.00
8025	SD-General Surgeon	1.00
8026	SD-Neurological	1.00
8027	SD-OB-Gyn	1.00
8028	SD-Ophthalmology	1.00
8029	SD-Orthopedic	1.00
8030	SD-Otolaryngology or eye ear nose throat	1.00
8031	SD-Plastic	1.00
8032	SD-Thoracic	1.00
8033	SD-Urological	1.00
8034	SD-Other	1.00
8036	OD-Anesthesiology	1.00
8037	OD-Chiropractic	1.00
8038	OD-Diagnostic Radiology	1.00
8039	OD-Emergency Medicine	1.00
8040	OD-Neurology	1.00
8041	OD-Oncology	1.00
8042	OD-Pathology	1.00
8043	OD-Podiatry	1.00
8044	OD-Psychiatry	1.00
8045	OD-Radiology	1.00
8046	OD-Rehabilitation	1.00
8047	OD-Sports Medicine	1.00
8049	Health Office NEC	1.00
8051	SKILLED NURSING CARE FACILITIES	1.00
8052	INTERMEDIATE CARE FACILITIES	1.00
8059	NURSING & PERSONAL CARE NEC	1.00
8062	GENERAL MED. & SURGICAL HOSPITALS	1.00
8063	PSYCHIATRIC HOSPITALS	1.00
8069	SPECIALTY HOSPITALS, EXC. PSYCHIATRIC	1.00
8071	MEDICAL LABORATORIES	1.00
8072	DENTAL LABORATORIES	1.00
8082	HOME HEALTH CARE SERVICES	1.00
8092	KIDNEY DIALYSIS CENTERS	1.00
8093	SPECIALTY OUTPATIENT CLINICS NEC	1.00
8099	HEALTH & ALLIED SERVICES NEC	1.00

**Group Critical Illness Insurance
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Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
8111	LEGAL SERVICES	1.00
8211	ELEMENTARY & SECONDARY SCHOOLS	1.00
8221	COLLEGES & UNIVERSITIES NEC	1.00
8222	JUNIOR COLLEGES	1.00
8231	LIBRARIES	1.00
8243	DATA PROCESSING SCHOOLS	1.00
8244	BUSINESS & SECRETARIAL SCHOOLS	1.00
8249	VOCATIONAL SCHOOLS NEC	1.00
8299	SCHOOLS & EDUCATIONAL SERVICES NEC	1.00
8322	INDIVIDUAL & FAMILY SERVICES	1.00
8331	JOB TRAINING & RELATED SERVICES	1.00
8351	CHILD DAY CARE SERVICES	1.00
8361	RESIDENTIAL CARE	1.00
8399	SOCIAL SERVICES NEC	1.00
8412	MUSEUMS & ART GALLERIES	1.00
8422	BOTANICAL & ZOOLOGICAL GARDENS	1.00
8611	BUSINESS ASSOCIATIONS	1.00
8621	PROFESSIONAL ORGANIZATIONS	1.00
8631	LABOR ORGANIZATIONS	1.00
8641	CIVIC & SOCIAL ASSOCIATIONS	1.00
8651	POLITICAL ORGANIZATIONS	1.00
8661	RELIGIOUS ORGANIZATIONS	1.00
8699	MEMBERSHIP ORGANIZATIONS NEC	1.00
8711	ENGINEERING SERVICES	1.00
8712	ARCHITECTURAL SERVICES	1.00
8713	SURVEYING SERVICES	1.00
8721	ACCOUNTING, AUDITING & BOOKKEEPING	1.00
8731	COMMERCIAL PHYSICAL RESEARCH	1.00
8732	COMMERCIAL NONPHYSICAL RESEARCH	1.00
8733	NONCOMMERCIAL RESEARCH ORG.	1.00
8734	TESTING LABORATORIES	1.00
8741	MANAGEMENT SERVICES	1.00
8742	MANAGEMENT CONSULTING SERVICES	1.00
8743	PUBLIC RELATIONS SERVICES	1.00
8744	FACILITIES SUPPORT SERVICES	1.00
8748	BUSINESS CONSULTING NEC	1.00
8811	PRIVATE HOUSEHOLDS	1.00
8999	SERVICES NEC	1.00
9111	EXECUTIVE OFFICES	1.00
9121	LEGISLATIVE BODIES	1.00
9131	EXECUTIVE & LEGISLATIVE COMBINED	1.00
9199	GENERAL GOVERNMENT NEC	1.00
9211	COURTS	1.00
9221	POLICE PROTECTION	1.00

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table I Industry Adjustment cont'd

SIC Code	Classification of Industry	SIC Adjustment
9222	LEGAL COUNSEL & PROSECUTION	1.00
9223	CORRECTIONAL INSTITUTIONS	1.00
9224	FIRE PROTECTION	1.00
9229	PUBLIC ORDER & SAFETY NEC	1.00
9311	FINANCE, TAXATION & MONETARY POLICY	1.00
9411	ADMIN. OF EDUCATIONAL PROGRAMS	1.00
9431	ADMIN. OF PUBLIC HEALTH PROGRAM	1.00
9441	ADMIN. OF SOCIAL & MANPOWER PROG.	1.00
9451	ADMINISTRATION OF VETERANS' AFFAIRS	1.00
9511	AIR, WATER & SOLID WASTE MANAGEMENT	1.00
9512	LAND, MINERAL, WILDLIFE CONSERVATION	1.00
9531	HOUSING PROGRAMS	1.00
9532	URBAN & COMMUNITY DEVELOPMENT	1.00
9611	ADMIN. OF GENERAL ECONOMIC PROGRAMS	1.00
9621	REGULATION, ADMIN. OF TRANSPORTATION	1.00
9631	REGULATION, ADMIN. OF UTILITIES	1.00
9641	REGULATION OF AGRICULTURAL MARKETING	1.00
9651	REGULATION MISC. COMMERCIAL SECTORS	1.00
9661	SPACE RESEARCH & TECHNOLOGY	1.00
9711	NATIONAL SECURITY	1.00
9721	INTERNATIONAL AFFAIRS	1.00
9999	NON CLASSIFIABLE ESTABLISHMENTS	1.00



**Group Critical Illness Insurance
Premium & Claim Cost Rates**

Table J Portability Adjustment

Portability	Factor
Yes	1.045
No	1.000

Table K Participation Adjustment

	50-99			100-299		
	Employer Paid: 100%	Employer Paid: >20%	Employee Paid: >79%	Employer Paid: 100%	Employer Paid: >20%	Employee Paid: >79%
Participation						
0% - 20%	1.00	1.50	1.50	1.00	1.10	1.10
21% - 40%	1.00	1.25	1.30	1.00	1.00	1.05
41% - 60%	1.00	1.05	1.10	1.00	0.95	1.00
61% - 80%	1.00	0.95	1.00	1.00	0.90	0.95
80% - 100%	0.90	0.95	0.95	0.85	0.90	0.90

	300+		
	Employer Paid: 100%	Employer Paid: >20%	Employee Paid: >79%
Participation			
0% - 20%	1.00	1.00	1.00
21% - 40%	1.00	0.95	1.00
41% - 60%	1.00	0.90	0.95
61% - 80%	1.00	0.85	0.90
80% - 100%	0.80	0.85	0.85

**Group Critical Illness Insurance
Premium & Claim Cost Rates****Table L Waiver Adjustment**

Waiver	Factor
Yes	1.02
No	1.00

Table M Maximum Child(ren)'s Age Adjustment

Maximum Age	Factor
to 19	1.00
20-21	1.01
22-24	1.02
25-26	1.03
27-29	1.04

Table N Pre-existing Conditions Exclusion Adjustment

Pre-Existing Exclusion	Factor
6/6	1.00
6/12	0.99
12/12	0.98
12/24	0.97

**Group Critical Illness Insurance
Premium & Claim Cost Rates**
Table O-1 Wellness Adjustment

Attained Age	Wellness	
	Male	Female
<20	0.590305	0.590305
20-24	0.800229	1.102615
25-29	0.890197	1.595390
30-34	0.890197	1.801320
35-39	0.918028	1.992084
40-44	1.153183	2.192011
45-49	1.570940	2.252288
50-54	1.737100	2.287849
55-59	1.754037	2.324188
60-64	1.754037	2.329279
65-69	1.754037	2.329279
70-74	1.754037	2.329279
75+	1.754037	2.329279

Table O-2 Wellness Tests Covered Adjustment

Number of wellness tests	Factor
1	1.000
2	1.830
3	2.507
4	3.061
5	3.514
6	3.851
7	4.128
8	4.359
9	4.553
10+	4.717

**Group Critical Illness Insurance
Premium & Claim Cost Rates****P. Retention:**

The payable rate is determined as expected benefit rate/(1.00 - retention %). The retention factor equals the sum of a, b, c, and d where:

- a) Equals the estimated premium taxes and assessments payable to applicable states as a percentage of annual premium.
- b) Equals the estimated commissions payable as a percentage of annual premium.
- c) Equals a factor for expenses, which varies depending upon the distribution source involved (Home Office, Third Party Administrator (TPA), Brokers, Consultants, Managing General Underwriter (MGU), etc...) (Item C).
- d) Profit Charge that is needed to support the product as a percentage of annual premium (Item D).

Item C:**Regular****Administration**

Eligible Employees

0-499	20%-25%
500-999	15%-25%
1,000+	5%-25%

Item D:**Profit**

Eligible Employees

0-499	4%-15%
500-999	3%-15%
1,000+	1%-15%

State:	District of Columbia	Filing Company:	The Prudential Insurance Company of America
TOI/Sub-TOI:	H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness		
Product Name:	Critical Illness		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	Please see attached cover letter.
Attachment(s):	DC_Cover Letter.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	This filing is not being submitted by a third party filer.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	Please see attached actuarial memorandum. Rating changes are highlighted in yellow.
Attachment(s):	DC CI AM_0313.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Justification
Bypass Reason:	This is a rate only filing. A new form filing is not being submitted.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	To date, there have been no Critical Illness sales in the District of Columbia, and therefore there is no loss ratio data to report.
Attachment(s):	
Item Status:	
Status Date:	

State:	District of Columbia	Filing Company:	The Prudential Insurance Company of America
TOI/Sub-TOI:	H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness		
Product Name:	Critical Illness		
Project Name/Number:	/		

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	To date, there have been no Critical Illness sales countrywide, so there is no experience data to report.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Rate Summary Worksheet
Bypass Reason:	This is a large group filing.
Attachment(s):	
Item Status:	
Status Date:	



Donna Licciardi, ASA, MAAA
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donna.licciardi@prudential.com

March 22, 2013

Re: Critical Illness Rate Filing in District of Columbia

Company Tracking Number: GIGA-032223132-DC-DL
NAIC # 304-68241

To whom it may concern:

The purpose of this rate filing is to provide updated rates for Prudential's Critical Illness product. Rating changes include updated claim incidence rates to reflect a more conservative interpretation of the definition of "First Occurrence" in our filed certificate language. The certificate language has not changed, but we are now interpreting the definition of "First Occurrence" to refer to "the date the person is diagnosed with the Critical Illness for the first time after being a covered person", rather than "the first time ever in the person's lifetime". This new interpretation is intended to be more beneficial to the policyholder and to lessen policyholder dissatisfaction. Other rating changes include a decrease to our Portability factor, and the addition of Pre-existing Conditions Exclusion factors and Lifetime Maximum Benefit factors.

The proposed effective date is upon approval by the department. This is Prudential's second rate filing for this product in the District of Columbia. There are currently no DC policyholders and no premium experience. The overall rating impact of this filing on DC policyholders is expected to be -1.4%.

Sincerely,

A handwritten signature in blue ink that reads "Donna Licciardi".

Donna Licciardi, ASA, MAAA



Prudential
Group Critical Illness Rate Filing
ACTUARIAL MEMORANDUM

Scope and Purpose

March 2013

The purpose of this rate filing is to provide updated rates for Prudential's Critical Illness product. Rating changes include updated claim incidence rates to reflect a more conservative interpretation of the definition of "First Occurrence" in our filed certificate language. The certificate language has not changed, but we are now interpreting the definition of "First Occurrence" to refer to "the date the person is diagnosed with the Critical Illness for the first time after being a covered person", rather than "the first time ever in the person's lifetime". This new interpretation is intended to be more beneficial to the policyholder and to lessen policyholder dissatisfaction. Other rating changes include a decrease to our Portability factor, and the addition of Pre-existing Conditions Exclusion factors and Lifetime Maximum Benefit factors. This rate filing is not intended to be used for other purposes. Attached is a description of benefits along with assumptions for the Critical Illness rate manual and the manual used in calculating manual rates.

Description of Benefits

This policy has an initial contract period of 12 months, in some instances this may be longer. The premiums may be paid by the employer, the employee, or a combination of both. It is designed to provide Critical Illness benefits to employees of employer groups and their dependents if so offered. It can provide benefits for such illnesses as Cancer, Stroke, and Major Organ Transplant amongst other diseases based on employer selection.

Marketing and Underwriting

These products are marketed and sold through our Home Office Sales Force, Brokers, Consultants, Third Party Administrators (TPA's), and Managing General Underwriters (MGU's). There are no medical underwriting requirements. Financial underwriting will be done to determine:

- The legitimacy/stability of the group
- If participation and employer contribution requirements are satisfied
- If employee and dependent eligibility requirements are satisfied
- The financial viability of the case

Renewability

Critical Illness policies are optionally renewable.

Issue Age Limits

The issue age range is from age 19 to age 65.

Trend Assumptions

Trend is not a rating factor for Critical Illness.

Rate Development

The rates for the Critical Illness product reflect our best estimate as to the cost of the Critical Illness product and its plan features. To date, we have had no Critical Illness sales and therefore no experience data. Prudential relied heavily on work performed by a consulting firm, Milliman, to arrive at the pricing factors and adjustments. The basis of which was industry data as well as information we provided Milliman regarding our contractual provisions. The average expected loss ratio for this product is 70% based on our expected case mix. The estimate considers claims paid divided by the premiums.

Factors for the differing benefit levels were determined based on expected incidence and benefit value. We will monitor emerging experience to evaluate the appropriateness of our rates.

Rate Impact

As a result of this rate filing, the average rate impact to Critical Illness manual rates is -1.4%.

Actuarial Certification

To the best of my knowledge and judgment, these rates are not excessive, inadequate, nor unfairly discriminatory and the benefits provided are reasonable in relation to the rates. In addition, to the best of my knowledge this filing is compliant with laws of this state.



Donna M. Licciardi, ASA, MAAA
Director, Actuary

March 22, 2013